

Certificate Number: 01267-PAM-DE-034663809

Bankruptcy Case Number: 15-03725



01267-PAM-DE-034663809

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 14, 2020, at 9:52 o'clock AM CDT, Heather N Williams completed a course on personal financial management given by internet by Money Management International, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: July 14, 2020 By: /s/Cristina Gonzalez

Name: Cristina Gonzalez

Title: Counselor